



Date: July 16, 2021

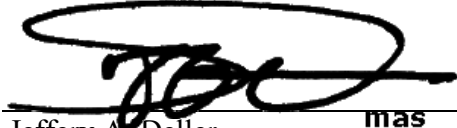
/s/ Lawrence W Willis  
Lawrence W. Willis Esq  
PA 85299  
Willis & Associates  
201 Penn Center Blvd  
Suite 310  
Pittsburgh, PA 15235  
412-235-1721  
Email: [ecf@westernpabankruptcy.com](mailto:ecf@westernpabankruptcy.com)

Date: July 16, 2021

/s/ Jim Warmbrodt  
Jim Warmbrodt, Esquire  
Suite 3250, U.S. Steel Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Attorney for the Trustee

BY THE COURT:

Dated: July 19, 2021

  
\_\_\_\_\_  
Jeffery A. Deller, **mas**  
*United States Bankruptcy Judge*

In re:  
Brian A Lauritsen  
Bobbie M Lauritsen  
Debtors

Case No. 20-70314-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: dpas

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Form ID: pdf900

Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Brian A Lauritsen, Bobbie M Lauritsen, 130 E 21st Ave, Altoona, PA 16601-4468
cr	Northwest Bank, McGrath McCall, P.C., 444 Liberty Avenue, Four Gateway Center, Suite 1040 Pittsburgh, PA 15222
15256452	+ Allegheny Resources LLC, co Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15278636	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15275502	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
15256454	Bank Of The West, Consumer Product Servicing, Omaha, NE 68103
15277033	Bank of America, N.A., PO BOX 31785, TAMPA, FL 33631-3785
15263822	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15256463	+ Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15265172	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15275520	+ Ford Motor Credit, PO Box 54200, Omaha, NE 68154-8000
15275521	+ Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15277361	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15266296	+ Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
15275524	+ Law Office Of Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15256470	+ M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15256471	+ Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411
15274249	+ On Deck Capital, Inc., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
15262896	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15256472	+ Rd/bpm/onnix, 595 S. Riverwoods Parkway, Logan, UT 84321-6838
15256473	+ Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15300962	+ Swift Financial, LLC., as servicing agent for WebBank, c/o Swift Financial, 3505 Silverside Rd Suite 200, Wilmington DE 19810-4905
15256483	+ Thom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
15256485	+ Toyota Motor Credit, 10040 N. 25th Ave., Phoenix, AZ 85021-1601
15260789	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15275541	+ UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15271250	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 27

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 19 2021 23:09:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/Text: bnc-quantum@quantum3group.com	Jul 19 2021 23:03:00	Quantum3 Group LLC, JHPDE SPV II, LLC, PO Box 788, Kirkland, WA 98083-0788
15256451	+ Email/Text: backoffice@affirm.com	Jul 19 2021 23:03:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15256453	+ Email/Text: ally@ebn.phinsolutions.com	Jul 19 2021 23:02:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15286226	+ Email/Text: bknotices@bankofthewest.com		

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		Jul 19 2021 23:03:45	Bank Of The West, 2527 Camino Ramon, San Ramon, CA 94583-4213
15263395	Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2021 23:09:48	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15260019	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 19 2021 23:02:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
15256458	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 19 2021 23:02:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15256455	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 19 2021 23:50:31	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15271038	+ Email/Text: bankruptcy@cavps.com	Jul 19 2021 23:03:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15257252	+ Email/Text: bankruptcy@cavps.com	Jul 19 2021 23:03:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15256456	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2021 23:10:01	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15256457	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2021 23:22:40	Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243
15256459	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 19 2021 23:03:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15256460	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 19 2021 23:03:00	Comenitycapital/ikeapc, Po Box 182120, Columbus, OH 43218-2120
15256461	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 19 2021 23:03:00	Comenitycb/davidsbride, Po Box 182120, Columbus, OH 43218-2120
15256462	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 19 2021 23:03:00	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15256464	Email/Text: mrdiscen@discover.com	Jul 19 2021 23:02:00	Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15259592	Email/Text: mrdiscen@discover.com	Jul 19 2021 23:02:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15256465	+ Email/Text: mrdiscen@discover.com	Jul 19 2021 23:02:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15257154	+ Email/Text: dplbk@discover.com	Jul 19 2021 23:03:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15256466	+ Email/Text: bankruptcy.notices@hdfsi.com	Jul 19 2021 23:03:00	Esb/harley Davidson Cr, 3850 Arrowhead Drive, Carson City, NV 89706-2016
15256467	+ Email/Text: bankruptcynotice@fcbanking.com	Jul 19 2021 23:02:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15274159	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 19 2021 23:50:39	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
15256469	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 19 2021 23:50:40	Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203
15256468	+ Email/Text: bk.notifications@jpmchase.com	Jul 19 2021 23:03:00	Jpmcb Auto, P.o. Box 901003, Fort Worth, TX 76101-2003
15277346	+ Email/Text: lcarson@hatlawfirm.com	Jul 19 2021 23:03:00	McKenzie Banking Company, c/o Hagwood and Tipton, P.C., P.O. Box 726, Paris, TN 38242-0726
15279115	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 19 2021 23:09:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15311004	Email/Text: bnc-quantum@quantum3group.com	Jul 19 2021 23:03:00	Quantum3 Group LLC as agent for, JHPDE SPV II, LLC, PO Box 788, Kirkland, WA 98083-0788

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15256474	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2021 23:09:35	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15256475	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2021 23:09:56	Syncb/func, C/o Po Box 965036, Orlando, FL 32896-0001
15256477	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2021 23:09:56	Syncb/home Dsn Outdr L, C/o Po Box 965036, Orlando, FL 32896-0001
15256478	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2021 23:09:35	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15256479	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2021 23:09:35	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15256480	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2021 23:09:35	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
15256481	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2021 23:09:46	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
15256482	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2021 23:09:56	Syncb/sams, Po Box 965005, Orlando, FL 32896-5005
15280474	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2021 23:09:35	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15256806	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2021 23:09:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15274346	+ Email/Text: Bankruptcy@tcfbank.com	Jul 19 2021 23:03:00	TCF National Bank, 11100 Wayzata Blvd, Suite 801, Minnetonka, MN 55305-5503
15256484	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2021 23:09:52	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A.
cr		Ford Motor Credit Company, LLC
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		Lakeview Loan Servicing, LLC
cr		McKenzie Banking Co.
cr		Swift Financial, LLC, as servicing agent for WebBa
15256476		Syncb/home Dsn Outdr L
15275532		Syncb/home Dsn Outdr L
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15275499	*+	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15275500	*+	Allegheny Resources LLC, co Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15275501	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15278676	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15285446	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15275503	*	Bank Of The West, Consumer Product Servicing, Omaha, NE 68103
15275509	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court., Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15275504	*+	Cach LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15275505	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15275506	*+	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15275507	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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15275508	*+	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15275510	*+	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15275511	*+	Comenitycapital/ikeapc, Po Box 182120, Columbus, OH 43218-2120
15275512	*+	Comenitycb/davidsbride, Po Box 182120, Columbus, OH 43218-2120
15275513	*+	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15275514	*+	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15275515	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15275516	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15275517	*+	Esb/harley Davidson Cr, 3850 Arrowhead Drive, Carson City, NV 89706-2016
15275518	*+	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15275519	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15275523	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203
15275522	*+	Jpmcb Auto, P.o. Box 901003, Fort Worth, TX 76101-2003
15275525	*+	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15275526	*+	Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411
15275527	*+	On Deck Capital, Inc., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
15275528	*+	Rd/bpm/onnix, 595 S. Riverwoods Parkway, Logan, UT 84321-6838
15275529	*+	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15275530	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15275531	*+	Syncb/func, C/o Po Box 965036, Orlando, FL 32896-0001
15275533	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15275534	*+	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15275535	*+	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
15275536	*+	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
15275537	*+	Syncb/sams, Po Box 965005, Orlando, FL 32896-5005
15275538	*+	Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
15275539	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15275540	*+	Toyota Motor Credit, 10040 N. 25th Ave., Phoenix, AZ 85021-1601

TOTAL: 9 Undeliverable, 41 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com

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Kristen D. Little

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com,  
klittle@logs.com;logsecf@logs.com

Lawrence W. Willis

on behalf of Joint Debtor Bobbie M Lauritsen ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis

on behalf of Debtor Brian A Lauritsen ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Martin A. Mooney

on behalf of Creditor McKenzie Banking Co. kcollins@schillerknapp.com lgadomski@schillerknapp.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Preston D. Jaquish

on behalf of Creditor Northwest Bank pjaquish@lenderlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas E. Reilly

on behalf of Creditor Swift Financial LLC, as servicing agent for WebBank ecf@tomreillylaw.com

TOTAL: 13